



PATENT

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

5 In re application of: Tara Chand Singhal )  
Serial No: 09/891,913 ) Art Unit  
Filed: June 26, 2001 ) 3628  
10 For: Method and Apparatus for A Payment )  
Card System )  
Examiner: Harbeck, Timothy M )  
15 Attorney Docket: 11195.33 )

**AMENDMENT AND RESPONSE TO FINAL OFFICE ACTION**  
**& REQUEST FOR CONTINUED EXAMINATION UNDER 37 CFR 1.114**

20 Commissioner for Patents  
P O Box 1450, Alexandria, VA 22313-1450

Sir:

25 This amendment and response is to the Final Office Action dated October 04, 2006, having a shortened statutory period for response of three months set to expire on January 04, 2007. A Request for Continued Examination is attached and fee paid for as attached. This amendment and response is timely filed within the statutory period. Please amend the above-captioned patent application as set forth below.

30 The Application, as amended, is believed to be in condition for allowance. Accordingly, reexamination, reconsideration and allowance of all pending claims are respectfully requested.

35 **CERTIFICATE OF MAILING UNDER 37 CFR §1.8**

I hereby certify that this correspondence is being deposited with the United States Postal Service as first class mail, postage prepaid, in an envelope addressed to: Mail Stop RCE, Commissioner for Patents, P O Box 1450, Alexandria, VA 22313-1450, on

40 January 4/2007 by T. Singhal TARA  
CHAND SINGHAL, Applicant